



NYS Student Loan Forgiveness Programs

New York State offers residents multiple student loan forgiveness programs to help with college loan debt.

NYS Get on Your Feet Loan Forgiveness Program

- Eligible to receive up to 24 payments.
- Must apply within 2 years of college graduation and earn less than \$50,000 per year..
- Must be enrolled in an eligible Income Driven Repayment (IDR) plan such as the Pay As You Earn (PAYE), the Revised Pay As You Earn (REPAYE), or Income Based Repayment (IBR) programs.

For more information: hesc.ny.gov/getonyourfeet.

NYS Child Welfare Worker Loan Forgiveness Incentive Program

- Eligible to receive up to \$10,000 per year for up to 5 years or the applicant's actual eligible student loan indebtedness, whichever is less.
- Must apply within 2 years of college graduation.
- Must agree to work full-time, for at least 5 years, as a child welfare worker at a NYS voluntary not-for-profit child welfare agency licensed by the NYS Office of Children and Family Services (OCFS).

For more information: hesc.ny.gov/childwelfareworkerslf.

NYS District Attorney and Indigent Legal Services Attorney Loan Forgiveness Program

- Eligible to receive up to \$3,400 per year for up to 6 years or the applicant's actual eligible student loan indebtedness, whichever is less.
- Must have worked full-time as a District Attorney, Assistant District Attorney, or Indigent Legal Services Attorney in NYS for at least 4 years, but no more than 9 years.

For more information: hesc.ny.gov/districtattorneyslf.

NYS Young Farmers Loan Forgiveness Incentive Program

- Eligible to receive up to \$10,000 per year for up to 5 years.
- Have an undergraduate degree from an approved NYS college or university.

For more information: hesc.ny.gov/youngfarmers.

NYS Licensed Social Worker Loan Forgiveness Program

- Eligible to receive up to \$6,500 per year for up to 4 years or the applicant's actual eligible student loan indebtedness, whichever is less.
- Must have worked full-time as a licensed social worker in a critical human service area during the calendar year prior to applying.

For more information: hesc.ny.gov/socialworkerlf.

NYS Nursing Faculty Loan Forgiveness Incentive Program

- Eligible to receive up to \$8,000 per year for up to 5 years or the applicant's actual eligible student loan indebtedness, whichever is less.
- Must have prior clinical experience as a licensed registered nurse.
- Must have a master's degree in nursing or a doctoral degree for qualification as nursing faculty or as adjunct clinical faculty.
- Must be employed as a nursing faculty member or as adjunct clinical faculty providing classroom or clinical instruction in NYS for the equivalent of at least 12 credit hours annually.

For more information: hesc.ny.gov/nursinglf.

NYS Teacher Loan Forgiveness Program

- Eligible to receive up to \$5,000 per year for up to 4 years or the applicant's actual eligible student loan indebtedness, whichever is less.
- Must be certified to teach in NYS.
- Must have taught full-time in a subject shortage area or hard to staff school district in an elementary or secondary school located in NYS both in the school year prior to application and the year of application.

For more information: hesc.ny.gov/teacherlf.



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Kathy Hochul, Governor